

REMARKS

Claims 1-42 are pending and have been examined in the present application. Claim 37 has been objected to. Claims 1-42 have been rejected under 35 U.S.C. § 102(e) over Remington et al. (U.S. Patent 6,070,150). Claims 1, 2, 11, 12, 29, 30, 37 and 41 have been amended hereby. In light of the above amendments and below remarks, reconsideration of the present application is respectfully requested.

In paragraph 2 of the Office Action, claim 37 has been objected to because it recites its dependency upon claim 2. As indicated in the Office Action, this is a typographical error. Claim 37 has been amended to properly depend from independent claim 12 rather than claim 2. Withdrawal of the objection to claim 37 is therefore respectfully requested.

In paragraph 3 of the Office Action, claims 1-42 have been rejected under § 102 over Remington. Applicants respectfully traverse this rejection. Each of independent claims 1, 11, 12 and require "automatically rendering a decision on the request" from the customer for an adjustment to the customer's account. This feature, as originally claimed in the present application, is nowhere disclosed or suggested in the Remington reference.

At column 10, line 43 through column 11, line 55, Remington, in connection with Figures 8 and 9, describes a manner in which a customer can challenge an item on a bill. Specifically, the bill which is presented electronically to a customer contains columns which a customer can check if he or she is challenging that particular line item on the bill. As described by Remington, its user interface system automatically adjusts the bill to take out the disputed amount.

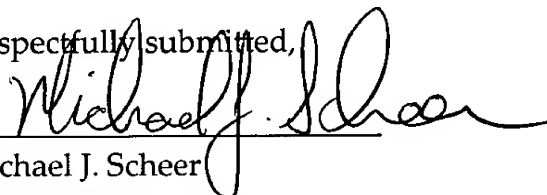
But what Remington does not discuss or suggest, and that which is explicitly recited in each of the independent claims of the present application, is automatically rendering a decision with respect to the request by the customer. Remington is completely silent with respect to how decisions are made in regard to disputed items. The above-cited portion of Remington describes how the customer can dispute an item, not how the resolution of the dispute occurs. As Remington is silent with respect to dispute resolution, it is assumed that Remington uses the prior art manual process.

As Remington does not teach or suggest automatically rendering a decision with respect to a request by a customer for an adjustment to its account, withdrawal of the rejection of all of the claims on the basis of Remington is therefore respectfully requested.

As each of the claims of the present application are currently in condition for allowance, such action is earnestly solicited.

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Respectfully submitted,

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